

<i>SERFF Tracking Number:</i>	<i>GRAX-125956741</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Annuity Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41175</i>
<i>Company Tracking Number:</i>	<i>G2012108NW</i>		
<i>TOI:</i>	<i>A03G Group Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Group Annuity Variable</i>		
<i>Project Name/Number:</i>	<i>Group Annuity Variable/G2012108NW</i>		

Filing at a Glance

Company: Annuity Investors Life Insurance Company

Product Name: Group Annuity Variable	SERFF Tr Num: GRAX-125956741	State: ArkansasLH
TOI: A03G Group Annuities - Deferred Variable	SERFF Status: Closed	State Tr Num: 41175
Sub-TOI: A03G.002 Flexible Premium	Co Tr Num: G2012108NW	State Status: Filed-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: SPI	Disposition Date: 12/23/2008
	GreatAmericanFinancialRes	
	Date Submitted: 12/18/2008	Disposition Status: Accepted For Informational Purposes
Implementation Date Requested:		Implementation Date:
State Filing Description:		

General Information

Project Name: Group Annuity Variable	Status of Filing in Domicile: Pending
Project Number: G2012108NW	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Overall Rate Impact:	Group Market Type: Association, Other, Employer, Trust

Filing Status Changed: 12/23/2008
 State Status Changed: 12/23/2008
 Corresponding Filing Tracking Number:
 Filing Description:

Deemer Date:

Enclosed you will find the form referenced above. This form will replace the one submitted in the original contract filing G2012108NW (group master), and C2012208NW (certificate), approved 04/03/2008.

This Actuarial Memorandum has changed the methodology on the guaranteed minimum interest rates to comply with the group standard nonforfeiture laws. It will apply to new issues only.

SERFF Tracking Number: GRAX-125956741 State: Arkansas
 Filing Company: Annuity Investors Life Insurance Company State Tracking Number: 41175
 Company Tracking Number: G2012108NW
 TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium
 Product Name: Group Annuity Variable
 Project Name/Number: Group Annuity Variable/G2012108NW

Company and Contact

Filing Contact Information

Stephen Essman, Compliance Specialist sessman@gafri.com
 P. O. Box 5420 (513) 412-2731 [Phone]
 Cincinnati, OH 45201-5420 (513) 412-1470[FAX]

Filing Company Information

Annuity Investors Life Insurance Company CoCode: 93661 State of Domicile: Ohio
 P.O. Box 5423 Group Code: 84 Company Type:
 Cincinnati, OH 45201-5423 Group Name: Great American State ID Number:
 Financial Resources, Inc.
 (800) 854-3649 ext. [Phone] FEIN Number: 31-1021738

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Annuity Investors Life Insurance Company	\$50.00	12/18/2008	24624862

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		12/23/2008	12/23/2008

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Disposition

Disposition Date: 12/23/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>GRAX-125956741</i>	<i>State:</i>	<i>Arkansas</i>
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes

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Rate Information

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Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Cover Letter		12/18/2008
Comments:			
Attachment:			
Cover Letter.PDF			

Annuity Investors[®]
LIFE INSURANCE COMPANY
Mailing Address: P.O. Box 5423, Cincinnati, OH 45201-5423

December 18, 2008

NAIC No. 084-93661
FEIN No. 31-1021738

Insurance Commissioner Julie Benafield Bowman
Compliance - Life and Health
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

RE: Informational Filing - Annuity Investors Life Insurance Company
Actuarial Memorandum

Dear Insurance Commissioner Benafield Bowman:

Enclosed you will find the form referenced above. This form will replace the one submitted in the original contract filing G2012108NW (group master), and C2012208NW (certificate), approved 04/03/2008.

This Actuarial Memorandum has changed the methodology on the guaranteed minimum interest rates to comply with the group standard nonforfeiture laws. It will apply to new issues only.

With this information, I look forward to receiving a favorable response to this filing.

If you have any questions or require additional information regarding this submission, please feel free to contact me at either of the phone numbers indicated below or via e-mail at sessman@gafri.com.

Sincerely,



Stephen E. Essman, ACS, AIAA, AIRC
Compliance Specialist